Certificate Number: 05781-PAW-DE-036083869

Bankruptcy Case Number: 16-23941



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 22, 2021, at 11:10 o'clock AM PDT, Roxanne Clark completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: October 22, 2021 By: /s/Allison M Geving

Name: Allison M Geving

Title: President